Case 19-28687 Doc 10 Filed 10/12/19 Entered 10/12/19 23:20:33 Desc Imaged

Information to identify the case:							
Debtor 1	Michael S. Helmstetter	Social Security number or ITIN xxx-xx-7156					
	First Name Middle Name Last Name	EIN					
Debtor 2	First Name Middle Name Last Name	Social Security number or ITIN					
(Spouse, if filing)		EIN					
United States E	Bankruptcy Court Northern District of Illinois	Date case filed for chapter 7 10/9/19					
Case number:	19–28687						

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with	with the court.					
		About Debtor 1:	About Debtor 2:			
1.	Debtor's full name	Michael S. Helmstetter				
2.	All other names used in the last 8 years	aka Mike Helmstetter				
3.	Address	PO Box 11703 Chicago, IL 60611–0703				
4.	Debtor's attorney Name and address	J Kevin Benjamin Esq. Benjamin & Brand LLP 1016 W. Jackson Boulevard Chicago, IL 60607–2914	Contact phone (312) 853–3100 Email: attorneys@benjaminlaw.com			
5.	Bankruptcy trustee Name and address	Richard M. Fogel Fox Rothschild LLP 321 N Clark Street Suite 1600 Chicago, IL 60654	Contact phone 312–276–1334 Email: rfogel@foxrothschild.com			

For more information, see page 2 >

Debtor Michael S. Helmstetter Case number 19–28687

6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.
	······································		Contact phone 1–866–222–8029
			Date: 10/10/19
7.	Meeting of creditors	November 15, 2019 at 02:30 PM	Location:
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604
	Debtors must bring a picture ID and proof of their Social Security Number.		
8.	Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9.	Deadlines	File by the deadline to object to discharge or	Filing deadline: 1/14/20
	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	to challenge whether certain debts are dischargeable: You must file a complaint:	
		 if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or 	
		• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).	
		You must file a motion:	
		 if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10.	Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11.	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a asking the court to extend the deadlines in this not United States bankruptcy law if you have any ques	tice. Consult an attorney familiar with
12.	Exempt property	The law allows debtors to keep certain property as not be sold and distributed to creditors. Debtors m exempt. You may inspect that list at the bankrupto www.pacer.gov. If you believe that the law does not debtors claim, you may file an objection. The bank objection by the deadline to object to exemptions is	ust file a list of property claimed as y clerk's office or online at ot authorize an exemption that the cruptcy clerk's office must receive the

Case 19-28687 Doc 10 Filed 10/12/19 Entered 10/12/19 23:20:33 Desc Imaged Certificate of Notice Page 3 of 6

United States Bankruptcy Court Northern District of Illinois

In re:
Michael S. Helmstetter
Debtor

Case No. 19-28687-JPC Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1 User: dwilliams Page 1 of 4 Date Rcvd: Oct 10, 2019 Form ID: 309A Total Noticed: 122

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 12, 2019.
                     +Michael S. Helmstetter, PO Box 11703, Chicago, IL 60611-0625
+2401 S. Michigan County Mayo, 2401 S. Michigan Avenue, Chicago, IL 60616-2301
+465 N. Park, 465 N. Park Drive, Chicago, IL 60611-0003
+ADS/COMENITY/MEIJERMC, 9200 S. Western Avenue, Evergreen Park, IL 60805-2500
+Adrienne Berke, 34 Far Hills Drive, Avon, CT 06001-2877
db
28275786
28275787
28275790
28275788
                      +Adrienne Berke, 36 W. Randolph Street, Suite 701, Chicago, IL 60601-3502
Alfa Romeo & Fiat of Chicago, 2401 S. Michigan Ave, Chicago, IL 60616-2301
28275789
                      +Adrienne Berke,
28275791
                      +Americus Capital LLC, Attn: Joseph P. Simon, 2 N. LaSalle Street, Suite 1300,
28275792
                        Chicago, IL 60602-3709
                     +Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218

+Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540

+Automobile Mechanics' Local 701, Benefit Fund Office, 361 S. Frontage Road, Suite 100,
28275794
28275793
28275795
                        Burr Ridge, IL 60527-6162
28275796
                      +Bank of America, 4909 Savarese Circle,
                                                                                  F11-908-01-50,
                                                                                                           Tampa, FL 33634-2413
                     Heerman LLP, 161 N Clark Street, Suite 3000, Chicago, IL 60601-3346
Benita Berke, 36 W. Randolph Street, Unit 701, Chicago, IL 60601-3502
+Bronswick Benjamin PC, Attn: Joseph A. Benjamin, CPA, 8750 W. Bryn Mawr
28275800
28275801
                                                                                                         8750 W. Bryn Mawr, Suite 650,
28275802
                        Chicago, IL 60631-3668
                    #Brown, Udell, Pomerantz, & Delrahim, Attn: Michael S. Pomerantz, Esq., 225 W. Illinois Street, Suite 300, Chicago, IL 60654-7902 #Brown, Udell, Pomerantz, & Delrahim, Attn: Michael S. Pomerantz, Esq., 1332 N. Halsted, Suite 100, Chicago, IL 60642-2637 #Bryan D. King, Brown, Udell, Pomerantz & Delrahim, 225 W. Illinois S
28275803
28275804
28275805
                                                                                                      225 W. Illinois Street,
                        Chicago, IL 60654-8369
28275821
                       CT Corporation System, As Agent/Rep,
                                                                              330 N. Brand Blvd, Suite 700 ATT,
                        Glendale, CA 91203-2308
                      +Centier Bank, 600 E 84th Ave, Merrillville, IN 46410-6366
+Centier Bank, Attn:Collections, 600 E 84th Ave, Merrillville, IN 46410-6366
28275809
28275808
28275817
                      +Community Tax, LLC, 17 N. State Street, Suite 210, Chicago, IL 60602-3560
                      Consumer Services Corp., POB 801, #6873, New York, NY 10001
28275818
                                                             3780 Old Norcross Road, Suite 103, Duluth, GA 30096-1762
28275819
                      +Consumer Services, Inc.,
                     Credit Services, PO Box 1687 #2147, New York, NY 10040

Eagle Phillips LLC, 20200 W. Dixie Hwy, Suite 802, Miami, FL 33180-1920

+FCA US LLC, c/o Quarles & Brady LLP, 300 N. LaSalle Street, Suite 4000,
28275820
28275824
28275825
                        Chicago, IL 60654-3422
28275826
                      +Fort Worth Brothers Automotive, c/oBurke Warren MacKay & Serritella,
                        330 N. Wabash Avenue, 21st Floor, Chicago, IL 60611-3586
                      +Fort Worth Brothers Automotive LLC,
28275828
                                                                            c/o Burke Warren & Mackay,
                                                                                                                       330 N. Wabash, #2100.
                        Chicago, IL 60611-3673
28275827
                     +Fort Worth Brothers Automotive LLC,
                                                                           d/b/a Alfa Romeo Fiat of Fort Worth,
                                                                                                                                      400 W Loop 820 S.
                        Fort Worth, TX 76108-2679
                    #+Fox Rothschild LLP,
                                                     Attn: David Dovle, 321 N. Clark Street, Suite 800,
28275829
                        Chicago, IL 60654-4766
28275830
                    #+Gordon E. Gouveia II,
                                                        Fox Rothschild LLP, 321 North Clark Street, Suite 800,
                        Chicago, IL 60654-4766
                       Imagination KIA, 2401 S. Michigan Ave, Chicago, IL 60616-2301 Imagine Cars LLC, 2401 S. Michigan Ave, Chicago, IL 60616-2301
28275832
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                      Imagine Motorcycles LLC, 2401 S. Michigan Ave, Chicago, IL 60616-2301
Invest In Tonight LLC, 2401 S. Michigan Ave, Chicago, IL 60616-2301
+James Jacob Lessmeister, Lessmeister & Associates, 105 W. Adams, Suite 2020,
28275834
28275836
                        Chicago, IL 60603-6214
                     +Jennifer Prokop, Office of the U.S. Trustee, 100 E. Wayne Street, Suite 555, South Bend, IN 46601-2394
28275838
                      +Joel F. Handler, Law Office of Joel Handler, 1 E. Wacker Drive, Suite 510,
28275839
                        Chicago, IL 60601-2005
28275840
                      +Johnson & Krol, LLC, Attn: Jeffrey A. Krol, Esq.,
                                                                                                    311 S. Wacker Drive, Suite 1050,
                        Chicago, IL 60606-6603
                     +Jonathan William Young, Lock Lord LLP, 111 South Wacker Drive, Chicago, IL 60606-4302
+Jordan & Zito LLC, Attn: Mark R. Zito, Esq., 55 W. Monroe Street, Chicago, IL 60603-5026
+Jordan & Zito LLC, Attn: Gregory J. Jordan, Esq., 55 W. Monroe Street, Suite 3600,
28275841
28275843
28275842
                        Chicago, IL 60603-5026
                     +Kerri Fallon, fka Kerri Fallon Helmstetter,
Crown Point, IN 46307-9411
28275844
                                                                                          1741 A Beachview Court,
                     +Kingdom Chevrolet, Inc.,
Chicago, IL 60606-1627
28275846
                                                             c/o Karr Herschman Eggert LLP,
                                                                                                           150 N. Wacker Drive, Suite 940,
                      Kingdom Chevy, 2401 S. Michigan Ave,
28275848
                                                                                Chicago, IL 60616-2301
28275852
                      +LCA Bank Corporation, c/o Seth R. Buitendorp (AMG), 7900 Broadway,
                        Merrillville, IN 46410-5524
                     +Last Chance Funding Inc., aka
West Hempstead, NY 11552-1350
                                                                                           411 Hempstead Turnpike, Suite 101,
28275850
                                                             aka The LCF Group,
                     +Laura Lantry fka Laura Helmstettler, c/o Levine Wittenberg S
18400 Maple Creek Drive, Tinley Park, IL 60477-2976
+Levin & Associates, 180 North LaSalle Street, Suite 1822,
28275851
                                                                              c/o Levine Wittenberg Shugan & Scha,
28275853
                                                                                                                 Chicago, IL 60601-2604
                     +Lyman Law Firm, 227 West Monroe Street, Suite 2650, Chicago, IL 60606-5081
28275854
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Date Royd: Oct 10, 2019

User: dwilliams

Po Box 790034, St Louis, MO 63179-0034

District/off: 0752-1

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Total Noticed: 122
                                     Form ID: 309A
                  +Manatt Phelps & Phillips, LLP, 151 N. Franklin Street, Suite 2600, Chicago, IL 60606-1915
28275856
28275857
                  +Mark Rooney, c/o David Axelrod & Associates, 20 S. Clark Street, Suite 1800,
                    Chicago, IL 60603-1841
                  +Merchants Credit Guide Co, 223 West Jackson Boulevard, Suite 700, Chicago, IL 60606-6914
28275858
                                                  O'Rourke & Moody,
                                                                           55 W. Wacker Drive, Suite 1400,
28275859
                  +Michael C. Moody, Esq.,
                    Chicago, IL 60601-1799
                 +Midwest Orthopaedics at Rush, 1611 W. Harrison Street, Chicago, IL 60612-4861

+Molzahn Rocco Rouse Berge, 20 N. Clark Street, Suite 2300, Chicago, IL 60602-4377

Nancy J. Gargula, UST, 100 East Wayne Street, 5th Floor, South Bend, IN 46601-2

#+New City Auto Group, Inc., 1301 U.S. Highway 41, Schererville, IN 46375-1313
28275860
28275861
28275862
                                                                                                 South Bend, IN 46601-2349
28275865
                                                             2401 S. Michigan Avenue, Chicago, IL 60616-2301
Attn: Terry Gaouette, Reg Agent, 2401 S. Michigan Avenue,
                   New City Historic Auto Row LLC,
28275868
28275867
                  +New City Historic Auto Row LLC,
                    Chicago, IL 60616-2301
28275866
                  +New City Historic Auto Row LLC, c/o Terry Gaouette, Reg Agent, 2401 S. Michigan Avenue,
                    Chicago, IL 60616-2301
28275869
                  +New City Nissan dba Primetime Nissa, C/o Jordan & Zito LLC, 55 W. Monroe Street, Suite 3600,
                    Chicago, IL 60603-5026
                  Nissan Infiniti LT, PO Box 390889, Minneapolis, MN 55439
+Nissan North America, Inc., c/o Tripp Scott. P.A., 110 S.E. 6th Street, Suite 1500, Fort Lauderdale, FL 33301-5039
28275870
28275871
                  +O'Rourke LLP, Attn: Michael C. Moody, Esq., 55 W. Wacker Drive, Suite 1400,
28275872
                    Chicago, IL 60601-1799
28275873
                  +O'Rourke& Moody, Attn: Michael C. Moody, Esq., 55 W. Wacker Drive, Suite 1400,
                    Chicago, IL 60601-1799
                   Oceantime LLC, 3208 NE 10th Street, Pompano Beach, FL 33062-Paint-A-Pole, c/o David M. Zerante, Esq., 30 W. Lincoln Hwy,
28275874
                                                                    Pompano Beach, FL 33062-3908
28275875
                  +Paint-A-Pole,
                    Chicago Heights, IL 60411-2617
                  +Patrick Daly, c/o Daniel G. Berry, Esq.,
28275876
                                                                          3012 W 111th Street,
                                                                                                       Chicago, IL 60655-2204
                  +Pearl Capital Business Funding, LLC, 525 Washington Blvd,
                                                                                              22nd Floor,
28275877
                    Jersey City, NJ 07310-2606
                                                        8019 N. HImes, Tampa, FL 33614-2761
28275878
                  +Premium Business Solutions,
28275879
                  +Reyna Capital Corporation, One Reynolds Way, Kettering, OH 45430-1586
                  +Robert Gainer, Esq., Cutler Law Firm, P.C., 1307 50th Street, West Des Moines, IA 50266-1699
28275882
28275883
                  +Santander Bank, N.A.,
                                                c/o Askounis & Darcy, P.C., 444 N. Michigan Avenue, Suite 3270,
                    Chicago, IL 60611-3906
                  +Santander Bank, N.A., c/o Lock Lord LLP, 111 South Wacker Drive, Santander Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335 +Scott Kindybaylk, 5859 N. Kirby Avenue, Chicago, IL 60646-6626 +Steven Dobrofsky, dba Steven Dobrovsky, 3280 Oleander Way,
28275884
                                                                                                           Chicago, IL 60606-4302
28275885
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                    Lauderdale By the Sea, FL 33062-6808
28275887
                  +Steven Dobrofsky, dba Steven Dobrovsky,
                                                                       3208 NE 10th Street,
                                                                                                      Pompano Beach, FL 33062-3908
                 #+Swope Law Offices LLC, 833 W. Lincoln Hwy, 305 W, Schererville, IN 46375-1651
Temptation Trtansportation LLC, 2401 S. Michigan Ave, Chicago, IL 60616-2301
28275889
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                   +Terry Gaouette, 728 Diamond Lake Road, Mundelein, IL 60060-3501
28275896
                  +Todd E. Feiwell PC, 20 N Clark Street,
                                                                         Suite 3300,
                                                                                         Chicago, IL 60602-5089
                  US Bank/RMS CC, Cb Disputes, Saint Louis, MO 63166
+WBL SPO I, LLC, c/o Plunkett Cooney PC, 221 N. LaSalle St, Suite 1550,
28275898
                  +WBL SPO I, LLC,
28275899
                    Chicago, IL 60601-1224
                  +West Town Bt, 7820 West 26th Street, North Riverside, IL 60546-1599
+Western Avenue Nissan, c/o Karr Eggert LLP, 180 N. LaSalle Street, Suite 3700,
28275900
28275901
                    Chicago, IL 60601-2809
                  Westlake Flooring Company LLC, 4751 Wilshire Blvd., Suite 100, Los Angeles, CF
+World Business Lenders, 101 Hudson St, 33rd Floor, Jersey City, NJ 07302-3905
+World Business Lenders, c/o William Jeffrey Factor, 105 W. Madison,
28275903
                                                                                                       Los Angeles, CA 90010-3847
28275904
28275905
                    Chicago, IL 60602-4602
                   Yamaha and Zero of Chicago Illinois,
                                                                   2401 S. Michigan Ave,
                                                                                                Chicago, IL 60616-2301
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                   E-mail/Text: attorneys@benjaminlaw.com Oct 11 2019 01:05:06 J Kevin Benjamin, Esq.,
aty
                  Benjamin & Brand LLP, 1016 W. Jackson Boulevard, Chicago, IL 60607-2914 +EDI: BRMFOGEL.COM Oct 11 2019 04:48:00 Richard M. Fogel, Fox Rothschild
                                                                                                 Fox Rothschild LLP,
                     321 N Clark Street, Suite 1600, Chicago, IL 60654-4614
28275797
                   EDI: BANKAMER.COM Oct 11 2019 04:48:00
                                                                         Bank of America,
                                                                                               Po Box 982238,
                    El Paso, TX 79998
                  +EDI: TSYS2.COM Oct 11 2019 04:48:00
28275798
                                                                  Barclays Bank Delaware, POB 13337,
                    Philadelphia, PA 19101-3337
28275799
                  +EDI: TSYS2.COM Oct 11 2019 04:48:00
                                                                    Barclays Bank Delaware, 100 West Street,
                    Wilmington, DE 19801-5015
                  +EDI: CAPITALONE.COM Oct 11 2019 04:48:00
28275806
                                                                           Capital One/Carson, Attn: Bankruptcy Dept,
                  Po Box 30285, Salt Lake City, UT 84130-0285 +EDI: CAPITALONE.COM Oct 11 2019 04:48:00 Ca
28275807
                                                                           Capital One/Carson, Po Box 30253,
                    Salt Lake City, UT 84130-0253
28275810
                  +EDI: CHASE.COM Oct 11 2019 04:48:00
                                                                    Chase Card Services, Attn: Bankruptcy, Po Box 15298,
                    Wilmington, DE 19850-5298
                  +EDI: CHASE.COM Oct 11 2019 04:48:00
28275811
                                                                    Chase Card Services, Po Box 15369,
                  Wilmington, DE 19850-5369
+EDI: CITICORP.COM Oct 11 2019 04:48:00
28275812
                                                                         Citibank, Attn: Recovery/Centralized Bankruptcy,
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District/off: 0752-1	User: dwilliams Form ID: 309A	Page 3 of 4 Total Noticed: 122	Date Rcvd: Oct 10, 2019
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
28275813
                +EDI: CITICORP.COM Oct 11 2019 04:48:00
                                                               Citibank, Po Box 6217,
                 Sioux Falls, SD 57117-6217
                +EDI: WFNNB.COM Oct 11 2019 04:48:00
28275814
                                                           Comenity Bank, PO Box 182789,
                  Columbus, OH 43218-2789
                +EDI: WFNNB.COM Oct 11 2019 04:48:00
28275815
                                                           Comenity Bank/Carsons, Attn: Bankruptcy,
                  Po Box 182125,
                                   Columbus, OH 43218-2125
                +EDI: WFNNB.COM Oct 11 2019 04:48:00
28275816
                                                           Comenity Bank/Carsons, Po Box 182789,
                  Columbus, OH 43218-2789
28275822
                 EDI: DISCOVER.COM Oct 11 2019 04:48:00
                                                               Discover Financial Services LLC,
                  Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
28275823
                +EDI: DCI.COM Oct 11 2019 04:49:00
                                                         Diversified Consultant,
                                                                                             Po Box 551268,
                                                                                    DCI,
                 Jacksonville, FL 32255-1268
28275831
                 E-mail/Text: rev.bankruptcy@illinois.gov Oct 11 2019 01:06:31
                  Illinois Department of Revenue, Bankruptcy Unit, PO Box 19035,
                 Springfield, IL 62794-9035
EDI: IRS.COM Oct 11 2019 04:49:00
28275835
                                                         Internal Revenue Service,
                Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 +E-mail/Text: jfriedland@lplegal.com Oct 11 2019 01:06:24 Kingdom Chevrolet, Inc.
28275847
                  c/o Levenfeld Pearlstein LLC, 2 N. La Salle Street, Suite 1300,
                                                                                          Chicago, IL 60602-3709
28275849
                 E-mail/Text: bncnotices@becket-lee.com Oct 11 2019 01:05:59
                                                                                     Kohls/Chase Payment Center,
                  POB 2983, Milwaukee, WI 53201-2983
28275855
                +EDI: TSYS2.COM Oct 11 2019 04:48:00
                                                           Macys,
                                                                    POB 183083,
                                                                                   Columbus, OH 43218-3083
                +EDI: NFCU.COM Oct 11 2019 04:49:00
                                                          Navy FCU, Attn: Bankruptcy Dept,
28275863
                                                                                                Po Box 3000,
                  Merrifield, VA 22119-3000
                +EDI: NFCU.COM Oct 11 2019 04:49:00 Navy FCU, 820 Fo
+E-mail/Text: jfriedland@lplegal.com Oct 11 2019 01:06:24
28275864
                                                                       820 Follin Lane,
                                                                                            Vienna, VA 22180-4907
28275881
                                                                                  Richard Ruscitti,
                c/o Levenfeld Pearlstein LLC, 2
+EDI: RMSC.COM Oct 11 2019 04:48:00
                                                   2 N. LaSalle Street, Suite 1300, Chicago, IL 60602-3709
                                                                        Po Box 965005,
28275891
                                                           Syncb/PPC,
                                                                                           Orlando, FL 32896-5005
                +EDI: RMSC.COM Oct 11 2019 04:48:00
28275890
                                                           Syncb/PPC,
                                                                        Attn: Bankruptcy,
                                                                                              Po Box 965060,
                  Orlando, FL 32896-5060
                +EDI: RMSC.COM Oct 11 2019 04:48:00
28275892
                                                           Syncb/sams Club Dc,
                                                                                  PO Box 965005,
                  Orlando, FL 32896-5005
28275893
                +EDI: RMSC.COM Oct 11 2019 04:48:00
                                                          Synchrony Bank/Care Credit, POB 965036,
                  Orlando, FL 32896-5036
28275897
                 EDI: USBANKARS.COM Oct 11 2019 04:48:00
                                                                US Bank/RMS CC,
                                                                                  Attn: Bankruptcy,
                                                                                                        Po Box 5229,
                Cincinnati, OH 45201
+E-mail/Text: jfriedland@lplegal.com Oct 11 2019 01:06:24
                                                                                Western Avenue Nissan,
28275902
                  c/o Levenfeld Pearlstein, 2 N. LaSalle Street, Suite 1300, Chicago, IL 60602-3709
                                                                                                  TOTAL: 30
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
              ##+Kerri Fallon Helmstetter,
28275845
                                              c/o Karr Eggert LLP,
                                                                      180 N. La Salle Street, Suite 3700,
                  Chicago, IL 60601-2809
28275880
              ##+Richard Ruscitti,
                                      c/o Karr Eggert LLP, 180 N. LaSalle Street, Suite 3700,
                  Chicago, IL 60601-2809
                                                                                                  TOTALS: 0, * 0, ## 2
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2019 Signature: /s/Joseph Speetjens

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Form ID: 309A

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

Debra Devassy Babu on behalf of Creditor Santander Bank, N.A. ddevassy@askounisdarcy.com

J Kevin Benjamin, Esq. on behalf of Debtor 1 Michael S. Helmstetter attorneys@benjaminlaw.com,
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TOTAL: 4